

香港一般保險業務的臨時統計數字  
 Provisional Statistics on Hong Kong General Insurance Business  
 二零一一年一月至六月  
 January to June 2011  
 直接及分入再保險業務  
 Direct & Reinsurance Inward Business

(港幣千元)  
(HK\$'000)

業務類別 Class of Business	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 Earned Premiums	須付的佣金 毛額 Gross Commissions Payable	須付的佣金 淨額 Net Commissions Payable	已償付申索 毛額 Gross Claims Paid	已償付申索 淨額 Net Claims Paid	已承付申索 淨額 Net Claims Incurred	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	5,252,245	4,394,126	3,618,093	683,708	482,560	2,735,660	2,302,566	2,508,667	1,253	423,954	201,659
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	1,802,972	1,474,811	1,388,780	428,981	377,433	741,529	610,006	781,686	(1,046)	163,033	67,674
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	16,839	7,363	6,924	2,181	1,206	447	405	2,627	0	1,482	1,609
船舶 - 損壞及法律責任 Ships, Damage & Liability	1,185,886	806,632	481,553	109,295	73,421	458,261	326,892	401,608	(11)	59,509	(52,974)
貨運 Goods in Transit	707,797	497,317	470,803	128,480	86,192	279,142	205,685	214,395	(842)	101,807	69,251
財產損壞 Property Damage	4,289,024	1,859,173	1,663,783	775,944	407,196	807,577	403,428	578,120	(476)	302,943	376,000
一般法律責任 General Liability	4,131,434	3,031,941	2,590,350	644,039	460,814	1,556,174	1,190,794	1,466,696	3,013	431,269	228,558
金錢損失 Pecuniary Loss	1,063,248	603,165	642,588	127,429	34,691	223,950	41,201	71,429	(60)	145,060	391,468
非比例協約再保險 Non-proportional Treaty Reinsurance	103,600	99,433	72,928	7,061	6,710	23,309	21,454	(77,066)	0	1,705	141,579
比例協約再保險 Proportional Treaty Reinsurance	165,474	147,931	138,252	57,380	52,738	61,472	56,446	52,586	0	5,839	27,089
總額 Total	18,718,519	12,921,892	11,074,054	2,964,498	1,982,961	6,887,521	5,158,877	6,000,748	1,831	1,636,601	1,451,913

註：承保利潤/(虧損)是根據保險公司呈報的"滿期保費淨額"減去"須付的佣金淨額"，"已承付申索淨額"，"未過期風險調整"及"管理開支"而計算。

Note: Underwriting Profit/(Loss) is calculated by subtracting "Net Commissions Payable", "Net Claims Incurred", "Unexpired Risk Adjustment" & "Management Expenses" from "Net Earned Premiums" as reported by insurers.

本報告所包含數字，是根據保險人向保險業監督提交的季度報表內申報的統計資料編輯而成。該等資料屬臨時性質及未經審計，並且以曆年基礎計算。因此該等資料有可能在經最後審計時而被修改。保險業監督雖已適當謹慎地編輯該等統計數字，但對該等資料不會作出任何保證或申述。

Statistics contained herein are compiled from statistical information provided by insurers in their quarterly returns to the Insurance Authority. The statistics are provisional and unaudited, and prepared on a calendar year basis. There is therefore a possibility of amendments before the final audited figures are produced. While due care is taken in the compilation of the statistics, the Insurance Authority disclaims any warranties or representations of any kind with regard to such information.

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直接業務  
Direct Business

(港幣千元)  
(HK\$'000)

業務類別 Class of Business		毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 Earned Premiums	須付的佣金 毛額 Commissions Payable	須付的佣金 淨額 Commissions Payable	已償付申索 毛額 Gross Claims Paid	已償付申索 淨額 Net Claims Paid	已承付申索 淨額 Net Claims Incurred	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	
意外及健康 Accident & Health	醫療 Medical	4,153,275	3,499,190	2,770,351	400,694	277,933	2,359,136	2,013,592	2,149,483	1,071	289,759	52,105	
	非醫療 Non-Medical	824,963	662,175	629,055	229,524	162,725	253,645	187,821	211,845	205	120,308	133,972	
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	綜合 Comprehensive	860,613	691,468	677,465	238,364	209,067	325,202	286,158	339,594	850	85,139	42,815	
	第三者 Third Party	748,022	606,528	585,482	156,957	138,893	367,243	277,284	365,437	(1,697)	67,823	15,026	
飛機 - 損壞及法律責任 Aircraft, Damage & Liability		12,205	3,347	3,302	1,286	494	119	109	1,231	0	1,272	305	
船舶 - 損壞及法律責任 Ships, Damage & Liability	船體及機器 Hull & Machinery	149,059	72,337	75,378	21,270	8,649	85,844	53,204	69,784	(8)	11,594	(14,641)	
	船舶法律 責任 Ships Liability	本地船隻責任 Local Vessels Liability	18,576	10,918	11,794	3,152	1,344	1,879	1,015	2,537	(3)	1,769	6,147
		承運人責任 Forwarder Liability	27,129	19,341	16,661	4,758	2,582	8,024	5,599	9,276	0	3,795	1,008
		船東責任保賠 Protection & Indemnity	637,585	479,208	231,398	35,432	28,237	207,537	156,510	235,291	0	27,648	(59,778)
		其他 Others	4,771	2,877	2,833	1,018	604	200	39	888	0	620	721
貨運 Goods in Transit		447,587	306,309	305,729	73,868	45,561	105,794	59,036	77,351	9	72,623	110,185	
財產損壞 Property Damage	火災 Fire	1,321,042	725,125	678,161	390,006	226,382	188,801	105,267	112,686	(435)	149,695	189,833	
	工程 Engineering	232,174	53,468	57,682	27,464	(12,131)	61,581	11,363	30,330	96	21,290	18,097	
	其他 Others	273,860	182,375	165,465	74,241	51,667	59,037	38,357	57,860	35	26,499	29,404	
一般法律責任 General Liability	僱員補償 Employees' Compensation (EC)	2,249,744	1,892,144	1,557,832	354,381	312,625	1,077,853	908,953	1,118,095	2,724	197,262	(72,874)	
	業主立案法團責任 Owners' Corporation Liability	25,723	17,416	8,972	4,982	2,935	81	61	4,462	2	2,528	(955)	
	其他 Others	1,208,495	672,221	665,389	193,578	91,985	358,518	182,550	254,985	31	155,642	162,746	
金錢損失 Pecuniary Loss	按揭擔保 Mortgage Guarantee	336,663	301,479	324,575	4,310	4,310	690	593	(13,921)	0	20,119	314,067	
	其他 Others	361,531	125,706	117,002	52,039	(10,619)	77,053	30,730	34,102	(59)	57,539	36,039	
總額 Total		13,893,017	10,323,632	8,884,526	2,267,324	1,543,243	5,538,237	4,318,241	5,061,316	2,821	1,312,924	964,222	

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 Reinsurance Inward Business

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業務類別 Class of Business	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 Net Earned Premiums	須付的佣金 毛額 Gross Commissions Payable	須付的佣金 淨額 Net Commissions Payable	已償付申索 毛額 Gross Claims Paid	已償付申索 淨額 Net Claims Paid	已承付申索 淨額 Net Claims Incurred	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit/(Loss)
意外及健康 Accident & Health	274,007	232,761	218,687	53,490	41,902	122,879	101,153	147,339	(23)	13,887	15,582
汽車 - 損壞及法律責任 Motor Vehicle, Damage & Liability	194,337	176,815	125,833	33,660	29,473	49,084	46,564	76,655	(199)	10,071	9,833
飛機 - 損壞及法律責任 Aircraft, Damage & Liability	4,634	4,016	3,622	895	712	328	296	1,396	0	210	1,304
船舶 - 損壞及法律責任 Ships, Damage & Liability	348,766	221,951	143,489	43,665	32,005	154,777	110,525	83,832	0	14,083	13,569
貨運 Goods in Transit	260,210	191,008	165,074	54,612	40,631	173,348	146,649	137,044	(851)	29,184	(40,934)
財產損壞 Property Damage	2,461,948	898,205	762,475	284,233	141,278	498,158	248,441	377,244	(172)	105,459	138,666
一般法律責任 General Liability	647,472	450,160	358,157	91,098	53,269	119,722	99,230	89,154	256	75,837	139,641
金錢損失 Pecuniary Loss	365,054	175,980	201,011	71,080	41,000	146,207	9,878	51,248	(1)	67,402	41,362
非比例協約再保險 Non-proportional Treaty Reinsurance	103,600	99,433	72,928	7,061	6,710	23,309	21,454	(77,066)	0	1,705	141,579
比例協約再保險 Proportional Treaty Reinsurance	165,474	147,931	138,252	57,380	52,738	61,472	56,446	52,586	0	5,839	27,089
<b>總額</b> Total	<b>4,825,502</b>	<b>2,598,260</b>	<b>2,189,528</b>	<b>697,174</b>	<b>439,718</b>	<b>1,349,284</b>	<b>840,636</b>	<b>939,432</b>	<b>(990)</b>	<b>323,677</b>	<b>487,691</b>

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汽車, 損壞及法律責任 (直接業務)  
Motor Vehicle, Damage & Liability (Direct Business)

汽車類別 Type of Motor Vehicle	承保範圍 Coverage	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 Net Earned Premiums	須付的佣金 毛額 Gross Commissions Payable	須付的佣金 淨額 Net Commissions Payable	已償付申索 毛額 Gross Claims Paid	已償付申索 淨額 Net Claims Paid	已承付申索 淨額 Net Claims Incurred	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤/ (虧損) Underwriting Profit/(Loss)	保額 Sums Insured	承保車輛數目 No. of Vehicles Insured	
私家車 Private Cars	綜合 Comprehensive	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
	第三者 Third Party	596,613	461,168	465,935	171,073	146,854	218,347	194,263	213,916	1,186	62,008	41,971	30,076,823	97,302	
貨車 Goods Carrying Vehicles	綜合 Comprehensive	259,705	205,876	200,137	74,481	65,523	135,583	104,821	109,592	(228)	28,855	(3,605)		143,544	
	第三者 Third Party	185,055	163,315	147,061	53,777	50,001	67,358	60,082	85,137	(173)	16,650	(4,554)	5,501,133	19,070	
拖拉機 Tractors	綜合 Comprehensive	164,222	147,355	136,678	46,823	44,481	94,037	73,106	109,770	(708)	16,318	(33,183)		40,745	
	第三者 Third Party	23,505	21,122	18,424	6,374	5,907	5,597	4,664	8,635	(112)	2,115	1,879	934,761	2,022	
的士 Taxis	綜合 Comprehensive	18,408	16,666	15,912	5,079	4,825	19,917	14,573	20,040	(281)	1,789	(10,461)		4,330	
	第三者 Third Party	15,248	11,655	12,313	1,291	1,005	6,255	5,562	10,860	0	1,148	(700)	125,025	678	
公共小型巴士 Public Light Buses	綠色 Green	綜合 Comprehensive	9,282	7,774	7,486	445	407	4,087	3,111	4,227	0	559	2,293	43,410	203
		第三者 Third Party	48,605	37,568	35,638	2,575	1,759	17,321	15,734	26,665	0	2,183	5,031		1,347
	紅色 Red	綜合 Comprehensive	6,226	5,422	5,245	435	435	3,778	3,424	4,680	0	219	(89)	24,440	113
		第三者 Third Party	25,649	22,270	20,334	1,662	1,661	11,167	7,482	9,229	0	756	8,688		592
私營小型巴士及 非特許經營巴士 Private Light Buses & Non-Franchised Buses	綜合 Comprehensive	14,861	13,166	13,439	3,350	3,177	17,321	12,673	7,917	(56)	1,430	971	807,479	1,544	
	第三者 Third Party	27,690	24,785	19,788	3,408	3,169	20,812	10,651	14,300	(416)	2,080	655		4,917	
電單車 Motor Cycles	綜合 Comprehensive	503	421	471	83	69	1	1	91	2	71	238	4,706	120	
	第三者 Third Party	27,516	24,606	24,373	7,873	7,704	9,172	7,789	5,396	1	4,924	6,348		22,876	
其他 Others	綜合 Comprehensive	9,320	7,425	7,091	1,536	1,212	2,458	2,378	4,131	3	939	806	396,529	871	
	第三者 Third Party	33,369	15,243	19,012	3,943	710	17,167	6,705	3,330	(60)	2,827	12,205		5,491	
總額 Grand Total	所有承保範圍 All Coverage	1,608,635	1,297,996	1,262,947	395,321	347,960	692,445	563,442	705,031	(847)	152,962	57,841	37,914,306	354,300	

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 僱員補償保險 (直接業務)  
 Employees' Compensation Insurance (Direct Business)

(港幣千元)  
(HK\$'000)

職業行業 Trade Occupation	毛保費 Gross Premiums	淨保費 Net Premiums	滿期保費 淨額 Net Earned Premiums	須付的佣金 毛額 Gross Commissions Payable	須付的佣金 淨額 Net Commissions Payable	已償付申索 毛額 Gross Claims Paid	已償付申索 淨額 Net Claims Paid	已承付申索 淨額 Net Claims Incurred	未過期風險 調整 Unexpired Risks Adjustment	管理開支 Management Expenses	承保利潤 / (虧損) Underwriting Profit/(Loss)	年薪 Annual Wage	合約價值 Contract Value
1 農業, 林木業及漁業 Agriculture, Forestry & Fishing	3,706	3,257	3,015	990	916	3,074	3,072	8,386	(18)	320	(6,589)	196,955	
2 採礦及採石業 Mining & Quarrying	0	0	44	14	14	0	0	208	0	0	(178)	0	
3 製造業 Manufacturing	122,384	107,529	90,363	27,320	24,530	63,244	52,614	43,458	68	12,733	9,574	24,629,169	
4 電力, 燃氣及水務業 Electricity, Gas & Water	5,166	4,368	3,236	788	587	951	817	(322)	4	497	2,470	3,619,619	
5 a. 特別行業 Special Trades	235,124	199,143	166,454	46,104	41,488	78,925	69,539	92,502	(213)	21,564	11,113	14,805,120	
b. 建造業 - 按年薪 Construction - on Annual Wage Basis	14,797	13,587	8,531	2,947	2,929	3,494	3,082	3,405	0	1,448	749	656,876	
c. 建造業 - 按合約價值 Construction - on Contract Value Basis	738,575	631,040	481,475	53,977	49,893	325,454	274,426	379,917	2,991	38,505	10,169		72,704,506
6 a. 批發, 零售及進出口貿易 Wholesale, Retail & Import/Export Trades	233,230	192,291	169,345	55,737	48,443	88,476	75,457	81,371	194	26,597	12,740	62,769,099	
b. 飲食及酒店業 Restaurants & Hotels	152,975	136,926	114,746	30,668	29,314	99,796	93,851	116,414	(756)	15,794	(46,020)	12,682,422	
7 運輸, 倉庫及通訊業 Transport, Storage & Communication	231,741	192,510	151,392	37,019	31,021	125,311	112,569	131,141	(89)	21,187	(31,868)	29,802,058	
8 金融, 保險, 地產及商用服務業 Financing, Insurance, Real Estate & Business Services	279,573	233,786	196,083	55,985	48,586	114,405	96,737	148,926	446	31,968	(33,843)	146,017,715	
9 社區, 社會及個人服務業 Community, Social & Personal Services	209,021	159,849	155,211	38,060	30,957	165,245	119,825	107,241	97	24,183	(7,267)	43,169,686	
10 其他/未分類職業 Others/Non-Classified Occupations	23,452	17,858	17,937	4,772	3,947	9,478	6,964	5,448	0	2,466	6,076	6,360,619	
總額 Grand Total	2,249,744	1,892,144	1,557,832	354,381	312,625	1,077,853	908,953	1,118,095	2,724	197,262	(72,874)	344,709,338	72,704,506